

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: FRANK TOROK : Chapter 13  
JOANN TOROK :  
Debtors : Bankruptcy No. 16 - 16181

**ORDER**


AND NOW, upon the motion of Debtor[s] to avoid an alleged judicial lien or nonpossessory, nonpurchase money security interest of Ally Bank in Debtor[s's] exempt real or personal property located at 5201 Stansfield Drive Zionsville, Pennsylvania 18092, and upon Debtor[s] having asserted that the alleged lien is subject to avoidance pursuant to Section 522(f)(1), 11 U.S.C. § 522(f)(1), and upon Debtor[s] having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed.

IT IS HEREBY ORDERED that the motion is granted by default and the above judicial lien and/or a nonpossessory, nonpurchase money security interest of ALLY BANK, if any, in Debtor[s's] real or personal property located in 520 Stansfield Drive, Zionsville, Pennsylvania 18092 is avoided to the extent it impairs Debtor[s's] exemption.

IT IS FURTHER ORDERED, pursuant to Section 349(b)(1)(B), 11 U.S.C. § 349(b)(1)(B), that dismissal of this case reinstates and lien voided under Section 522.

**Date: March 3, 2017**

BY THE COURT



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RICHARD E. FEHLING  
United States Bankruptcy Judge